

Federal Dental and Vision benefits coming in December 2006 via BENEFEDS Portal

The Office of Personnel Management (OPM) announces BENEFEDS Portal a new “one-stop shop” for employees and annuitants. BENEFEDS Portal is a new web based enrollment and payroll/billing administration system for voluntary benefits programs. Voluntary benefits are those in which there is no Government Contribution, and include Federal Long Term Care Insurance Program (FLTCIP), Federal Flexible Spending Account Program (FSAFEDS), with beginning in December 2006, the new Federal Employees Dental and Vision Insurance Program (FEDVIP).

You will be asked to provide personal information that will be stored on a secure web site. The BENEFEDS Portal will allow you to enroll in one or more of the programs; update personal information; make allowable changes in enrollment, such as Qualifying Life Event (QLE); make open season changes and view and/or download informational material for the voluntary benefits programs.

The BENEFEDS Portal will be administered by Long Term Care Partners, with OPM oversight. The FLTCIP will not be part of the BENEFEDS Portal enrollment system, because their application process is much different than the FEDVIP and FSAFEDS enrollment processes.

The web based BENEFEDS Portal will be implemented in three phases:

Phase I - started during the FSAFEDS 2005 open season. OPM is requesting FSAFEDS participant allotments and receiving allotment payment information from agency payroll providers, and transmitting reconciliation files to SHPS, the third party administrator for FSAFEDS.

“The enrollment process for FSAFEDS has not changed for 2006 and will not change for the 2007 plan year. Eligible employees must enroll via the FSAFEDS website at www.fsafeds.com.”

Phase II – all enrollments for FEDVIP will originate at the BENEFEDS Portal for 2006 open season for the 2007 plan year.

Once you have completed the enrollment process, you will receive confirmation of your submission from the BENEFEDS Portal. This is not confirmation of enrollment in any plan. It is the dental/vision carrier’s responsibility to send final confirmation of your enrollment, ID cards, etc.

OPM will provide more information at a later date, including the website address, the toll-free phone number, distribution of the paper application (only used if you do not have access to a computer or phone) and open season date.

Phase III – starts during the summer of 2007. You will be able to enroll in the FSAFEDS program using the BENEFEDS Portal.

After all three phases are complete, the BENEFEDS Portal will:

- Administer a web-based enrollment, including any changes to those enrollments made as a result of a QLE;
- Notify carriers of enrollments, including demographic and dependent information;
- Request payroll or annuity deductions for enrollees from agency payroll providers/annuity systems;
- Calculate deduction amounts for the FEDVIP, FSAFEDS and FLTCIP deduction amounts will be calculated by the respective carriers and communicated to the BENEFEDS Portal;
- Remit deductions and enrollee identifying information to carriers and reconcile discrepancies;
- Take action with payroll providers and employees/annuitants to resolve instances in which requested deductions were not remitted;
- Staff a teleservice center to answer enrollment and billing questions and refer benefit questions to the appropriate carrier.

For more information about the BENEFEDS Portal, please click on <http://www.opm.gov/retire/asd/pdf/2006/06-203all.pdf>